

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Edwin Nunez  
DebtorCase No. 17-44641-ess  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin  
Form ID: 318DF7Page 1 of 2  
Total Noticed: 25

Date Rcvd: Dec 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2017.

db Edwin Nunez, 535 Arlene St, Staten Island, NY 10314-3817  
smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3719  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
9095685 Allied Interstate LLC, PO Box 1954, Southgate, MI 48195-0954  
9095689 Citibank / Sears, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040S,  
Louis, MO 63129  
9095697 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
(address filed with court: Nissan-Infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816)  
9095695 Nissan Motor Acceptance Corp, PO Box 742657, Cincinnati, OH 45274-2657  
9095696 Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, PO Box 660360,  
Dallas, TX 75266-0360  
9095701 Selip & Stylianou, 199 Crossways Park Dr, Woodbury, NY 11797-2016  
9095702 Staten island University Hospital, PO Box 29772, New York, NY 10087-9772

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRJMCCORD.COM Dec 13 2017 18:28:00 Richard J. McCord, Certilman Balin Adler & Hyman,  
90 Merrick Avenue, East Meadow, NY 11554-1597  
smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Dec 13 2017 18:34:12  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300  
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Dec 13 2017 18:33:46  
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
9095687 EDI: BANKAMER.COM Dec 13 2017 18:28:00 Bankamerica, PO Box 982238,  
El Paso, TX 79998-2238  
9095686 EDI: BANKAMER.COM Dec 13 2017 18:28:00 Bank of America, NC4-105-03-14, PO Box 26012,  
Greensboro, NC 27420-6012  
9095688 EDI: CAPITALONE.COM Dec 13 2017 18:28:00 Capital One, 15000 Capital One Dr,  
Richmond, VA 23238-1119  
9095690 EDI: RCSFNBMARIN.COM Dec 13 2017 18:28:00 Credit One Bank N.A., PO Box 60500,  
City of Industry, CA 91716-0500  
9095691 EDI: DISCOVER.COM Dec 13 2017 18:28:00 Discover Fin Svcs LLC, PO Box 15316,  
Wilmington, DE 19850-5316  
9095692 EDI: DISCOVER.COM Dec 13 2017 18:28:00 Discover Financial, PO Box 3025,  
New Albany, OH 43054-3025  
9095693 EDI: RESURGENT.COM Dec 13 2017 18:28:00 Lvnv Funding LLC, PO Box 10497,  
Greenville, SC 29603-0497  
9095694 EDI: MID8.COM Dec 13 2017 18:28:00 Midland Credit Management Inc, PO Box 60578,  
Los Angeles, CA 90060-0578  
9095698 EDI: SEARS.COM Dec 13 2017 18:28:00 Sears/Cbna, PO Box 6189,  
Sioux Falls, SD 57117-6189  
9095699 EDI: SEARS.COM Dec 13 2017 18:28:00 Sears/Cbna, PO Box 6282,  
Sioux Falls, SD 57117-6282  
9095700 EDI: SEARS.COM Dec 13 2017 18:28:00 Sears/Cbna, PO Box 6283,  
Sioux Falls, SD 57117-6283  
9095703 EDI: RMSC.COM Dec 13 2017 18:28:00 Synchrony Bank, PO Box 960061,  
Orlando, FL 32896-0061

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2017

Signature: /s/Joseph Speetjens

District/off: 0207-1

User: admin  
Form ID: 318DF7

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2017 at the address(es) listed below:

Kevin B Zazzera on behalf of Debtor Edwin Nunez kzazz007@yahoo.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov  
Richard J. McCord rmccord@cbah.com,  
afollett@certilmanbalin.com;cfollett@certilmanbalin.com;N190@ecfcbis.com;mmccord@certilmanbalin.com

TOTAL: 3

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <b>Edwin Nunez</b>               | Social Security number or ITIN | <b>xxx-xx-8725</b> |
|  | First Name Middle Name Last Name | EIN                            | --_-----           |
| Debtor 2   |                                  | Social Security number or ITIN | -----              |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | --_-----           |
| United States Bankruptcy Court <b>Eastern District of New York</b> |                                  |                                |                    |
| Case number: <b>1-17-44641-ess</b>                                 |                                  |                                |                    |

**Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Edwin Nunez  
aka Edwin Nunez, Sr.

**IT IS FURTHER ORDERED:**

- Richard J. McCord (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: December 13, 2017

s/ Elizabeth S. Stong  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**